

**ABSTRACT OF THE DISCLOSURE**

An automated system for managing insurance information is provided. The system resides on a host server and communicates with participants and providers over a network. The system includes a database for storing information and processing tools including customer service tools, claim adjudication tools, and a benefits calculation engine. The benefits calculation engine calculates an applicable benefit based on received information. The system further comprises benefit payment processing tools for paying a benefit and expense payment processing and adjustment tools. The system also includes claim reporting tools for performing reporting functions and claim management and plan loading tools for identifying a plan and updating the benefits calculation engine.